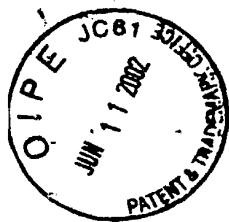


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Attorney Docket: 126-002USANA0

COMBINED DECLARATION OF INVENTORSHIP AND POWER OF ATTORNEY

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below, next to my name.

I believe I am the original and first inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled "METHOD OF AND SYSTEM FOR MITIGATING RISK ASSOCIATED WITH SETTLING OF FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS", the Specification of which was filed on October 22, 2001 and assigned application serial number 10/007,179, and for which a United States Patent is sought.

I hereby state that I have reviewed and understand the contents of the above identified Specification, including the Claims to Invention as amended herewith.

I hereby appoint Jay P. Sbrollini, Esq., Reg. No. 36,266 and Thomas J. Perkowski, Esq., Reg. No. 33,134, of Soundview Plaza, 1266 East Main Street, Stamford, Connecticut 06902, to represent Applicant before the United States Patent and Trademark Office and to transact all business in connection with the above-referenced application, and any continuation, division and continuation-in-part applications thereof.

Please send all future correspondence in the above-referenced Application to:

Thomas J. Perkowski, Esq., P.C.
Soundview Plaza
1266 East Main Street
Stamford, Connecticut 06902

Please direct all telephone calls to Jay P. Sbrollini, Esq. or Thomas J. Perkowski, Esq. at (203) 357-1950.

Under 35 U.S.C. Section 120, I hereby claim the benefit of the earlier filing dates of PCT/GB01/00802 filed February 23, 2001, and U.S. Application No. 09/513,440 filed February 25, 2000, each said Application incorporated herein by reference in its entirety.

I hereby acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including material information which became available between February 25, 2000, the filing date of the prior Application No. 09/513,440 identified above and the national filing date of this application.

Combined Declaration of Inventorship/
Power of Attorney
Application No. 10/007,179

I hereby declare that all statements made herein of my own knowledge are true, and that all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and that willful false statements may jeopardize the validity of the application or any patent issued thereon.

First sole inventor:	Kathleen Tyson-Quah
Residence:	1 Canons Close Radlett, Herts WD7 7ER United Kingdom
Post Office Address:	Same as above
Citizenship:	United States of America
Date:	<u>10 March 2002</u>